

2010 Plan Limits



As your plan advisor, Randall & Hurley insures that our Clients have the most current information relating to their retirement programs.

On October 15, 2009, the federal government updated the dollar limits applicable to qualified retirement plans. Listed below are the dollar limits for 2010 (and for 2009). As noted, the decline in the Federal cost-of-living index from 2008 to 2009 resulted in no change in the retirement Plan limits as between 2009 and 2010.

If you have any questions regarding these limits, please contact Randall & Hurley.



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Limitation	2010	2009
Maximum annual elective deferrals under 401(k) and 403(b) and 457(b) Plan Participants for under age 50 Employees. These limits also apply to ROTH deferrals.	\$16,500	\$16,500
“Catch-Up” contribution in 401(k) and 403(b) and governmental 457(b) Plans for those Employees who turn age 50 by last day of calendar year. ROTH deferrals are also subject to “Catch-up”.	\$5,500	\$5,500
Maximum annual elective deferrals for those Employees who turn age 50 by last day of calendar year.	\$22,000	\$22,000
Maximum annual addition through a defined contribution Plan without an Employee deferral provision, i.e., a Profit Sharing Plan.	\$49,000	\$49,000
Maximum annual addition through a 401(k) or 403(b) Plan		
• Under age 50	\$49,000	\$49,000
• Age 50 or over	\$54,500	\$54,500
Income limit used in determining highly compensated Employees	\$110,000	\$110,000
Social Security Wage Base	\$106,800	\$106,800
Annual Compensation Limit	\$245,000	\$245,000